

Form 170 – ntchrgdsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 17-10046-KCF  
Chapter: 7  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carmelo F Tortorici  
21 Cottonwood Drive  
Jackson, NJ 08527

Mary A Saint-Pierre  
21 Cottonwood Drive  
Jackson, NJ 08527

Social Security No.:

xxx-xx-3682

xxx-xx-8285

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON DISMISSAL OF CASE**

Notice is hereby given that:

- ☒ A Motion to Dismiss has been filed by Barry Frost, Esq..
- ☐ An Order to Show Cause Why the Case Should Not be Dismissed concerning the issue highlighted below has been entered by the Court.
- ☐ The debtor has not complied with the credit counseling requirements of the Bankruptcy Code.
  - ☐ The debtor is a corporation and has filed under Chapter 13 of the Bankruptcy code.
  - ☐ The corporate debtor is self-represented.
  - ☐ Other: .

A hearing to determine if there is cause for dismissal will be held by the Honorable Kathryn C. Ferguson on,

Date: 4/10/18

Time: 10:00 AM

Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Dated: March 16, 2018

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carmelo F Tortorici  
 Mary A Saint-Pierre  
 Debtors

Case No. 17-10046-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 170

Page 1 of 3  
 Total Noticed: 51

Date Rcvd: Mar 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2018.

db #+Carmelo F Tortorici, 21 Cottonwood Drive, Jackson, NJ 08527-4940  
 jdb +Mary A Saint-Pierre, 21 Cottonwood Drive, Jackson, NJ 08527-4940  
 cr +CIT Bank, N.A., RAS Citron, LLC, 130 Clinton Road, Fairfield, NJ 07004-2926  
 516576730 +ACB Receivables Management, 19 Main St., Box 350, Asbury Park, NJ 07712-7012  
 516576732 +Alliance One, 6565 Kimball Drive, Suite 200, Gig Harbor, WA 98335-1206  
 516576734 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 516576737 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
 516678921 +CIT Bank, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue,, Suite 100,  
 Boca Raton, FL 33487-2853  
 516617696 +CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB, P.O. Box 9013,  
 Addison, Texas 75001-9013  
 516576736 +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
 516576735 +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
 516576740 +CentraState Medical Center, 901 W. Main St., Freehold, NJ 07728-2549  
 516576742 Cit Bank, 715 S. Metropolitan Ave., PO Box 24330, Oklahoma City, OK 73124-0330  
 516576743 +Comenity Bank/Eddie Bauer, Po Box 182125, Columbus, OH 43218-2125  
 516576744 Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218  
 516576748 +E-Z Pass Violations Service Center, New York Service Center, Violation Processign Unit,  
 PO Box 15186, Albany, NY 12212-5186  
 516576749 +EZ- Pass Customer Service, Po Box 15186, Albany, NY 12212-5186  
 516576750 +Freehold Area Radiology, P.O. Box 6548, Freehold, NJ 07728-6548  
 516576751 +Freehold Radiology Group, PA, P.O. Box 6548, Freehold, NJ 07728-6548  
 516612418 JPMorgan Chase Bank, N.A., po box 29505 Phx, AZ 85038  
 516576754 +Jackson Township Tax Collector, 95 W. Veterans Highway, Jackson, NJ 08527-3495  
 516576757 NYC Department of Finance, PO Box 3674, New York, NY 10008-3674  
 516576756 NYC Department of Finance, Parking Violations, Church Street Station, New York, NY 10008  
 516576758 PennCredit, 916 S 14 St, PO Box 988, Harrisburg, PA 17108-0988  
 516576760 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187)  
 516576759 +Shell Point, Po Box 1410, Troy, MI 48099-1410  
 516576761 +State of New Jersey Motor Vehicle Surcha, PO Box 4850, Trenton, NJ 08650-4850  
 516576762 +The Port Authority fo NY & NJ, Newark Liberty International Airport, Bldg. 70 Brewster Road,  
 Newark, NJ 07114-3722  
 516576763 Verizon Wireless, P. O. Box 660108, Dallas, TX 75266-0108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2018 21:45:10 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Mar 16 2018 21:45:09 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 lm +E-mail/Text: EBN\_Notifications@OWB.com Mar 16 2018 21:45:06 One West Bank, FSB,  
 One West/Citi Bank, 888 East Walnut Street, Pasadena, CA 91101-1895  
 516576733 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 16 2018 21:45:16 American Honda Finance,  
 Po Box 168088, Irving, TX 75016  
 516576731 +E-mail/Text: EBNProcessing@afni.com Mar 16 2018 21:45:13 Afni,  
 1310 Martin Luther King Drive, Bloomington, IL 61701-1465  
 516610007 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 16 2018 21:45:47  
 Capital One Auto Finance, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901  
 516576738 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Mar 16 2018 21:45:52  
 Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 516592505 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 16 2018 21:40:18  
 Capital One Auto Finance, c/o Ascension Capital Group, 4515 N Santa Fe Ave., Dept. APS,  
 Oklahoma City, OK 73118-7901  
 516605331 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 16 2018 21:40:18  
 Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 516576741 +E-mail/Text: bk.notifications@jpmchase.com Mar 16 2018 21:45:04 Chase Auto Finance,  
 National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071  
 516576746 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 16 2018 21:45:52 Credit One Bank Na,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 516576745 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 16 2018 21:45:52 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 516576747 +E-mail/Text: bankruptcyntices@dcicollect.com Mar 16 2018 21:45:29  
 Diversidied Consultants Inc,, PO Box 551268, Jacksonville, FL 32255-1268  
 516576752 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Mar 16 2018 21:45:35 Geico Indemnity Co.,  
 Payment Processing Center - 27, PO Box 55126, Boston, MA 02205-5126  
 516806941 E-mail/Text: cio.bncmail@irs.gov Mar 16 2018 21:44:57 IRS, POB 7346,  
 Philadelphia, PA 19101-7346

District/off: 0312-3

User: admin  
Form ID: 170

Page 2 of 3  
Total Noticed: 51

Date Rcvd: Mar 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516793314 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 16 2018 21:45:18 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
516576755 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 16 2018 21:45:18 Jefferson Capital Systems, LLC,  
16 Mclelland Rd, Saint Cloud, MN 56303  
516790704 E-mail/PDF: resurgentbknofications@resurgent.com Mar 16 2018 21:45:53  
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516818417 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 16 2018 21:40:17  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541  
516687305 E-mail/Text: bnc-quantum@quantum3group.com Mar 16 2018 21:45:06  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
516748107 E-mail/Text: bnc-quantum@quantum3group.com Mar 16 2018 21:45:06  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
516657210 +E-mail/PDF: gecsed@recoverycorp.com Mar 16 2018 21:40:23 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516576753\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,  
P.O. Box 724, Springfield, NJ 07081)  
516947145\* IRS, POB 7346, Philadelphia, PA 19101-7346  
516624447\* Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346  
516697109\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695-0245)  
516576729 ###ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350  
516576739 ##Central Jersey Emergency Medicine Assc, PO Box 2680, New Brunswick, NJ 08903-2680  
TOTALS: 0, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 15, 2018 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfbis.com  
Denise E. Carlon on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West  
Bank, FSB dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Jonathan B. Peitz on behalf of Creditor New Jersey Division of Taxation  
Jonathan.Peitz@dol.lps.state.nj.us

District/off: 0312-3

User: admin  
Form ID: 170

Page 3 of 3  
Total Noticed: 51

Date Rcvd: Mar 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Laura M. Egerman on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West  
Bank, FSB bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor CIT Bank, N.A. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Carmelo F Tortorici bkwoliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Joint Debtor Mary A Saint-Pierre bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 10